



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [CREDIT SUISSE HOLDINGS \(USA\), INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [79,239,654](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[CREDIT SUISSE HOLDINGS \(USA\), INC.](#)

[11 MADISON AVENUE](#)

[NEW YORK, NY 10010](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Average assets (\$000)	98,804,287		118,136,459		117,519,238		128,807,849		128,638,783			
Net income (\$000)	-8,481,262		1,863,158		1,905,460		537,766		-219,118			
Number of BHCs in peer group									128	125		
Earnings and Profitability:												
Percent of Average Assets												
Net interest income (tax equivalent)	-0.05		-0.11		-0.05		-0.12	2.77	0	-0.12	3.01	0
+ Non-interest income	4.49		7.73		7.08		5.34	1.21	98	4.52	1.32	96
- Overhead expense	12.55		4.81		4.84		4.68	2.57	94	4.45	2.69	93
- Provision for credit losses	-0.01		0.03		0.02		0.01	0.51	1	0	0.15	8
+ Securities gains (losses)	0		0		0		0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0.30		0		0		0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	-7.73		2.84		2.22		0.51	1.04	13	-0.02	1.56	1
Net operating income	-11.45		2.10		1.62		0.42	0.81	15	-0.17	1.19	2
Net income	-11.45		2.10		1.62		0.42	0.82	15	-0.17	1.19	2
Net income (Subchapter S adjusted)								1.18			1.17	
Percent of Average Earning Assets												
Interest income (tax equivalent)	2.29		1.93		1.90		2.49	3.55	8	3.99	4.41	22
Interest expense	2.35		2.07		1.96		2.64	0.52	99	4.14	1.08	98
Net interest income (tax equivalent)	-0.06		-0.14		-0.06		-0.15	3.01	0	-0.16	3.33	0
Losses, Allowance, and Past Due + Nonaccrual												
Net loan and lease losses / Average loans and leases	0.07		0		0		0	0.27	3	0.01	0.21	7
Earnings coverage of net loan and lease losses (X)	-2,991.28						2,970.53	22.91	99	-34.90	24.40	5
Allowance for loan and lease losses / Total loans and leases not held-for-sale	11.22		0.59		1.07		0.45	1.58	3	0.44	0.83	15
Allowance for loan and lease losses / Total loans and leases	1.79		0.51		0.78		0.40	1.55	2	0.41	0.81	14
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	18.59		3.14		6.50		0.52	0.71	40	0.66	0.57	63
30-89 days past due loans and leases / Total loans and leases	0.35		0.05		0.10		0.01	0.39	0	0.07	0.43	9
Liquidity and Funding												
Net noncore funding dependence	-1.29		72.58		104.89		135.89	3.20	99	190.07	14.45	99
Net short-term noncore funding dependence	-1,163.34		-320.86		-486.67		-204.53	-4.76	1	-208.21	3.38	1
Net loans and leases / Total assets	2.95		8.76		5.73		11.63	61.58	2	11	63.77	2
Capitalization												
Tier 1 leverage ratio	15.45		18.95		15.27		13.69	9.13	96	13.69	9.76	96
Holding company equity capital / Total assets	17.38		23.73		21.97		19.57	11.16	98	20.19	12.43	98
Total equity capital (including minority interest) / Total assets	17.45		23.80		22.02		19.62	11.29	98	20.24	12.57	97
Common equity tier 1 capital / Total risk-weighted assets	24.90		27.26		27.56		20.40	12.38	96	24.71	12.17	97
Net loans and leases / Equity capital (X)	0.17		0.37		0.26		0.59	5.58	0	0.54	5.21	0
Cash dividends / Net income			0		47.23		130.87	42.30	96		33.12	
Cash dividends / Net income (Subchapter S adjusted)								-0.65			-12.02	
Growth Rates												
Assets	-25.15		-15.07		-13.09		3.25	16.68	14	-5.96	9.26	2
Equity capital	-45.16		4.11		-2.46		0.09	6.99	17	-4.58	10.49	3
Net loans and leases	-74.80		-28.13		-57.15		9.11	9.07	62	-17.30	9.10	0
Noncore funding	-8.61		-14.58		2.72		-3.39	-12.18	61	-5.01	6.59	30
Parent Company Ratios												
Short-term debt / Equity capital	92.21		50.81		61.69		23.77	0.77	98	9.98	1.02	92
Long-term debt / Equity capital	173.51		119.44		137.03		169.88	13.56	97	167	13.04	97
Equity investment in subsidiaries / Equity capital	127.19		97.06		108.12		97.06	102.81	18	94.50	103.22	9
Cash from ops + noncash items + op expense / Op expense + dividends	190.11		168.62		3.70		103.01	147.24	25	115.20	190.27	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	114,276	189,315	239,758	348,890	900,818	-39.64	-89.16
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	114,276	189,315	239,758	348,890	900,818	-39.64	-89.16
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	114,276	189,315	239,758	348,890	900,818	-39.64	-89.16
Investment interest income (tax equivalent).....	0	62	79	153	437	-100.00	-100.00
Interest on balances due from depository institutions.....	152,922	153,597	200,730	471,627	644,784	-0.44	160.91
Interest income on other earning assets.....	1,119,888	1,020,555	1,334,710	1,677,329	2,437,850	9.73	-61.90
Total interest income (tax equivalent).....	1,387,086	1,363,529	1,775,277	2,497,999	3,983,889	1.73	-65.78
Interest on time deposits of \$250K or more	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	0	0	0	0	0		
Interest on other borrowings and trading liabilities.....	1,421,945	1,460,352	1,834,099	2,643,045	4,129,808	-2.63	-59.74
Interest on subordinated debt and mandatory convertible securities	0	0	0	9,921	13,042		-100.00
Total interest expense.....	1,421,945	1,460,352	1,834,099	2,652,966	4,142,850	-2.63	-59.87
Net interest income (tax equivalent).....	-34,859	-96,823	-58,822	-154,967	-158,961		
Non-interest income.....	3,324,119	6,852,240	8,318,888	6,872,548	5,812,403	-51.49	-6.61
Adjusted operating income (tax equivalent)	3,289,260	6,755,417	8,260,066	6,717,581	5,653,442	-51.31	-19.16
Overhead expense.....	9,299,462	4,264,558	5,691,412	6,034,013	5,721,315	118.06	124.32
Provision for credit losses.....	-4,504	27,689	27,880	11,566	1,060		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	225,000	0	0	0	0		11594.39
Pretax net operating income (tax equivalent).....	-5,731,769	2,520,717	2,606,057	657,321	-22,854		
Applicable income taxes	2,519,284	648,188	691,257	121,156	190,927	288.67	
Tax equivalent adjustments	225,000	62	79	153	437	362803.23	8008.11
Applicable income taxes (tax equivalent).....	2,744,284	648,250	691,336	121,309	191,364	323.34	
Minority interest	5,209	9,309	9,261	-1,754	4,900	-44.04	
Net income before discontinued operations, net of minority interest	-8,481,262	1,863,158	1,905,460	537,766	-219,118		
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	-8,481,262	1,863,158	1,905,460	537,766	-219,118		
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-8,476,053	1,872,467	1,914,721	536,012	-214,218		
Investment securities income (tax equivalent).....	0	62	79	153	437	-100.00	-100.00
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
All other securities	0	62	79	153	437	-100.00	-100.00
Cash dividends declared.....	0	0	900,000	703,800	900,000		
Common	0	0	868,100	671,900	868,100		
Preferred	0	0	31,900	31,900	31,900		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.87			1.54			1.51			1.94	3.27	6	3.10	4	9
Less: Interest expense	1.92			1.65			1.56			2.06	0.48	99	3.22	0.98	98
Equals: Net interest income (tax equivalent)	-0.05			-0.11			-0.05			-0.12	2.77	0	-0.12	3.01	0
Plus: Non-interest income	4.49			7.73			7.08			5.34	1.21	98	4.52	1.32	96
Equals: adjusted operating income (tax equivalent)	4.44			7.62			7.03			5.22	4.04	89	4.39	4.41	50
Less: Overhead expense	12.55			4.81			4.84			4.68	2.57	94	4.45	2.69	93
Less: Provision for credit losses	-0.01			0.03			0.02			0.01	0.51	1	0	0.15	8
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0.30			0			0			0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	-7.73			2.84			2.22			0.51	1.04	13	-0.02	1.56	1
Less: Applicable income taxes (tax equivalent)	3.70			0.73			0.59			0.09	0.23	15	0.15	0.36	6
Less: Minority interest	0.01			0.01			0.01			0	0	3	0	0	81
Equals: Net operating income	-11.45			2.10			1.62			0.42	0.81	15	-0.17	1.19	2
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	50
Equals: Net income	-11.45			2.10			1.62			0.42	0.82	15	-0.17	1.19	2
Memo: Net income (last four quarters)	-8.19			1.31			1.62			0.42	0.82	15	-0.17	1.19	2
Net income-BHC and noncontrolling (minority) interest	-11.44			2.11			1.63			0.42	0.83	13	-0.17	1.20	2
Margin Analysis															
Average earning assets / Average assets	81.62			79.66			79.62			77.92	92.32	0	77.71	91.05	2
Average interest-bearing funds / Average assets	58.93			49.98			50.70			49.89	64.06	6	51.37	65.57	7
Interest income (tax equivalent) / Average earning assets	2.29			1.93			1.90			2.49	3.55	8	3.99	4.41	22
Interest expense / Average earning assets	2.35			2.07			1.96			2.64	0.52	99	4.14	1.08	98
Net interest income (tax equivalent) / Average earning assets	-0.06			-0.14			-0.06			-0.15	3.01	0	-0.16	3.33	0
Yield or Cost															
Total loans and leases (tax equivalent)	4.26			1.93			2.02			2.76	4.27	3	7.51	5.09	94
Interest-bearing bank balances	2.93			3.55			3.80			4.85	0.27	99	5.39	2.04	98
Federal funds sold and reverse repos	1.08			0.60			0.53			0.94	0.68	73	1.61	2.44	22
Trading assets	5.35			3.75			3.97			3.66	0.60	94	5.07	0.99	95
Total earning assets	2.29			1.93			1.90			2.49	3.51	8	3.99	4.36	25
Investment securities (tax equivalent)											2.25			2.76	
US Treasury and agency securities (excluding mortgage-backed securities)											1.75			2.32	
Mortgage-backed securities											2.05			2.61	
All other securities											3.24			4.06	
Interest-bearing deposits											0.53			1.10	
Time deposits of \$250K or more											1.42			1.96	
Time deposits < \$250K											1.36			1.82	
Other domestic deposits											0.36			0.93	
Foreign deposits											0.42			1.19	
Federal funds purchased and repos	1.87			6.04			4.66			6.06	0.62	98	8.48	1.86	94
Other borrowed funds and trading liabilities	2.29			1.82			1.77			2.59	1.50	89	4.21	2.38	96
All interest-bearing funds	3.26			3.30			3.08			4.13	0.74	99	6.27	1.49	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	3,324,119	6,852,240	8,318,888	6,872,548	5,812,403
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue.....	97,058	741,801	801,950	779,610	403,911
Investment banking fees and commissions.....	1,234,665	3,547,598	4,435,498	3,504,083	2,531,766
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	248,842	219,130	290,492	314,129	359,017
Net securitization income	130,910	181,826	219,114	259,703	145,703
Net gains (losses) on sales of loans, OREO, other assets.....	72,205	2,455	2,633	-1,963	117,523
Other non-interest income.....	1,540,439	2,159,430	2,569,201	2,016,986	2,254,483
Total overhead expenses	9,299,462	4,264,558	5,691,412	6,034,013	5,721,315
Personnel expense.....	1,752,403	1,990,520	2,576,837	2,863,073	2,830,413
Net occupancy expense.....	546,429	528,261	700,309	615,313	637,483
Goodwill impairment losses	4,952,000	109,000	109,000	165,000	468,000
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	1,974	5,450
Other operating expenses.....	2,048,630	1,636,777	2,305,266	2,388,653	1,779,969
Fee income on mutual funds and annuities.....	36,294	28,959	40,304	30,642	40,657
Memoranda					
Assets under management in proprietary mutual funds and annuities	6,830,915	6,535,391	6,579,122	4,622,482	4,966,060
Number of equivalent employees	8,763	9,294	9,154	9,448	9,041
Average personnel expense per employee.....	199.98	214.17	281.50	303.03	313.06
Average assets per employee.....	11,275.17	12,711.05	12,838.02	13,633.35	14,228.38

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.09		0.42		0.48		0.45		2.02	32	0.70	2.72	30	
Overhead expenses / Net Interest Income + non-interest income	282.72		63.13		68.90		89.83		62.28	93	101.21	61.29	98	
Percent of Average Assets														
Total overhead expense	12.55		4.81		4.84		4.68		2.57	94	4.45	2.69	93	
Personnel expense.....	2.36		2.25		2.19		2.22		1.30	95	2.20	1.41	94	
Net occupancy expense.....	0.74		0.60		0.60		0.48		0.26	96	0.50	0.28	96	
Other operating expenses.....	9.45		1.97		2.05		1.98		0.94	89	1.75	0.97	85	
Overhead less non-interest income	8.06		-2.92		-2.24		-0.65		1.25	3	-0.07	1.32	4	
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	282.72		63.13		68.90		89.82		61.82	93	101.20	60.64	98	
Personnel expense.....	53.28		29.47		31.20		42.62		32.36	93	50.07	32.39	96	
Net occupancy expense.....	16.61		7.82		8.48		9.16		6.58	87	11.28	6.52	98	
Other operating expenses.....	212.83		25.84		29.23		38.04		22.28	89	39.86	21.20	92	
Total non-interest income	101.06		101.43		100.71		102.31		28.83	99	102.81	29.23	99	
Fiduciary activities income	0		0		0		0		2.09	12	0	1.97	14	
Service charges on domestic deposit accounts	0		0		0		0		3.27	2	0	3.88	3	
Trading revenue.....	2.95		10.98		9.71		11.61		1.28	95	7.14	1.18	92	
Investment banking fees and commissions.....	37.54		52.51		53.70		52.16		2.46	98	44.78	3.54	96	
Insurance activities revenue.....	0		0		0		0		0.41	11	0	0.47	11	
Venture capital revenue.....	0		0		0		0		0.01	44	0	0.02	42	
Net servicing fees	7.57		3.24		3.52		4.68		0.01	97	6.35	0.28	99	
Net securitization income	3.98		2.69		2.65		3.87		0	99	2.58	0.01	99	
Net gain (loss) - sales of loans, OREO, and other assets	2.20		0.04		0.03		-0.03		3.92	8	2.08	1.86	61	
Other non-interest income.....	46.83		31.97		31.10		30.03		9.65	93	39.88	10.04	95	
Overhead less non-interest income	181.66		-38.31		-31.81		-12.48		31.93	2	-1.61	31.06	4	
Applicable income taxes / Pretax net operating income (tax equivalent).....			25.71		26.53		18.43		18.63	40		20.56		
Applicable income tax + TE / Pretax net operating income + TE			25.72		26.53		18.46		21.18	22		23.23		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans		2,062,419	1,370,358	1,690,642	1,571,523	1,127,067	50.50	185.15
Commercial and industrial loans		58,029	55,599	59,325	28,849	41,300	4.37	
Loans to individuals		37,787	47,425	44,977	49,593	57,769	-20.32	-68.10
Loans to depository institutions and acceptances of other banks		0	318,247	318,320	318,247	525,904	-100.00	-100.00
Agricultural loans		0	0	0	0	0	0	
Other loans and leases		219,812	7,524,693	3,836,962	11,864,571	10,926,115	-97.08	-98.12
Less: Unearned income		0	0	0	0	0	-100.00	
Loans and leases, net of unearned income		2,378,047	9,316,322	5,950,226	13,832,783	12,678,155	-74.47	-90.16
Less: Allowance for loan and lease losses		42,530	47,601	46,389	55,483	51,597	-10.65	-28.80
Net loans and leases		2,335,517	9,268,721	5,903,837	13,777,300	12,626,558	-74.80	-90.31
Debt securities that reprice or mature in over 1 year		0	0	0	0	0		
Mutual funds and equity securities		0	0	0	0	0		
Subtotal		2,335,517	9,268,721	5,903,837	13,777,300	12,626,558	-74.80	-90.31
Interest-bearing bank balances		8,810,965	5,476,216	3,324,339	5,854,272	10,385,641	60.90	374.91
Federal funds sold and reverse repos		43,546,895	45,043,965	52,181,619	35,478,610	27,763,256	-3.32	-46.89
Debt securities that reprice or mature within 1 year		0	0	0	0	0		
Trading assets		13,665,122	21,421,594	20,126,819	40,529,729	37,478,668	-36.21	-71.26
Total earning assets		68,358,499	81,210,496	81,536,614	95,639,911	88,254,123	-15.83	-56.04
Non-interest-bearing cash and due from depository institutions		571,835	1,123,707	959,922	743,212	1,036,134	-49.11	-37.86
Premises, fixed assets, and leases		1,632,153	1,639,955	1,642,672	1,688,903	1,677,095	-0.48	65.04
Other real estate owned		17,929	10,589	10,398	15,340	18,760	69.32	-46.53
Investment in unconsolidated subsidiaries		218,139	247,731	238,236	279,388	305,771	-11.95	-57.68
Intangible and other assets		8,441,099	21,628,772	18,586,506	20,123,469	23,474,162	-60.97	-86.37
Total assets		79,239,654	105,861,250	102,974,348	118,490,223	114,766,045	-25.15	-63.97
Quarterly average assets		88,074,786	107,441,856	115,667,575	131,253,341	123,240,350	-18.03	-65.23
Average loans and leases (YTD)		3,575,827	13,048,269	11,888,276	12,639,980	11,997,887	-72.60	-83.74
Memoranda								
Loans held-for-sale		1,999,015	1,238,780	1,618,375	1,371,130	1,014,056	61.37	175.51
Loans not held-for-sale		379,032	8,077,542	4,331,851	12,461,653	11,664,099	-95.31	-98.38
Real estate loans secured by 1–4 family		568,024	512,072	454,976	584,932	177,109	10.93	112.10
Commercial real estate loans		1,494,395	858,286	1,235,666	986,591	949,958	74.11	228.10
Construction and land development		0	2,287	2,287	0	0	-100.00	
Multifamily		97,130	27,420	179,170	0	0	254.23	
Nonfarm nonresidential		1,397,265	828,579	1,054,209	986,591	949,958	68.63	206.78
Real estate loans secured by farmland		0	0	0	0	0		
Total investment securities		0	0	0	0	0		
U.S. Treasury securities		0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		0	0	0	0	0		
Asset-backed securities		0	0	0	0	0		
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		0	0	0	0	0		
Available-for-sale securities		0	0	0	0	0		
U.S. Treasury securities		0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		0	0	0	0	0		
Asset-backed securities		0	0	0	0	0		
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)		0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)		0	0	0	0	0		
Structured notes, fair value		0	0	0	0	0		
Pledged securities		0	0	0	0	0		

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	0	0	0	0	0	0	0	
NOW, ATS and transaction accounts	0	0	0	0	0	0	0	
Time deposits less brokered deposits < \$250K	0	0	0	0	0	0	0	
MMDA and other savings accounts	0	0	0	0	0	0	0	
Other non-interest-bearing deposits	0	0	0	0	0	0	0	
Core deposits	0	0	0	0	0	0	0	
Time deposits of \$250K or more	0	0	0	0	0	0	0	
Foreign deposits	0	0	0	0	0	0	0	
Federal funds purchased and repos.....	10,930,199	5,871,624	10,157,549	5,240,939	5,684,239	86.15	-77.96	
Secured federal funds purchased	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	14,049,066	14,874,827	16,565,434	7,881,881	6,136,431	-5.55	-71.01	
Other borrowings w/remaining maturity over 1 year	27,348,266	36,508,907	34,986,145	46,953,532	50,363,455	-25.09	-50.20	
Brokered deposits < \$250K	0	0	0	0	0	0	0	
Noncore funding	52,327,531	57,255,358	61,709,128	60,076,352	62,184,125	-8.61	-65.79	
Trading liabilities	5,956,671	7,777,649	6,605,232	14,166,378	8,697,990	-23.41	-49.55	
Subordinated notes and debentures + trust preferred securities.....	0	0	0	0	198,398		-100.00	
Other liabilities	7,128,427	15,631,883	11,990,129	20,994,881	20,452,210	-54.40	-76.62	
Total liabilities	65,412,629	80,664,890	80,304,489	95,237,611	91,532,723	-18.91	-66.54	
Equity Capital								
Perpetual preferred stock (including surplus).....	550,000	550,000	550,000	550,000	550,000	0.00	0.00	
Common stock	0	0	0	0	0	0	0	
Common surplus	33,187,126	35,271,768	33,631,071	35,283,353	35,079,522	-5.91	2.23	
Retained earnings	-19,842,384	-10,503,255	-11,361,119	-12,366,456	-12,197,847			
Accumulated other comprehensive income	-120,300	-200,927	-197,710	-273,848	-258,482			
Other equity capital components	0	0	0	0	0	0	0	
Total holding company equity capital	13,774,442	25,117,586	22,622,242	23,193,049	23,173,193	-45.16	-43.26	
Noncontrolling (minority) interest in subsidiaries	52,583	78,774	47,617	59,563	60,129	-33.25	-63.00	
Total equity capital, including minority interest	13,827,025	25,196,360	22,669,859	23,252,612	23,233,322	-45.12	-43.38	
Total liabilities and capital	79,239,654	105,861,250	102,974,348	118,490,223	114,766,045	-25.15	-63.97	
Memoranda								
Non-interest-bearing deposits	0	0	0	0	0	0	0	
Interest-bearing deposits	0	0	0	0	0	0	0	
Total deposits	0	0	0	0	0	0	0	
Long-term debt that reprices within 1 year	25,761,456	35,094,906	32,883,951	45,417,803	48,156,395	-26.59	-51.63	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	22,622,242	23,193,049	23,193,049	23,173,192	24,286,193			
Accounting restatements	0	0	0	-2,576	-25,372			
Net income	-8,481,262	1,863,158	1,905,460	537,766	-219,118			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	0	0	0	0	0			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	0	0	900,000	703,800	900,000			
Change in other comprehensive income	77,410	72,920	76,138	-15,366	-80,663			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	-443,948	-11,541	-1,652,405	203,833	112,153			
Holding company equity capital, ending balance	13,774,442	25,117,586	22,622,242	23,193,049	23,173,193			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	2.60			1.29			1.64			1.33	36.22	3	0.98	37.78	3
Commercial and industrial loans	0.07			0.05			0.06			0.02	13.52	1	0.04	12.02	2
Loans to individuals	0.05			0.04			0.04			0.04	3.40	9	0.05	4.20	7
Loans to depository institutions and acceptances of other banks	0			0.30			0.31			0.27	0.03	90	0.46	0.04	92
Agricultural loans.....	0			0			0			0	0.19	11	0	0.24	11
Other loans and leases.....	0.28			7.11			3.73			10.01	4.63	84	9.52	5.01	83
Net loans and leases.....	2.95			8.76			5.73			11.63	61.58	2	11	63.77	2
Debt securities over 1 year.....	0			0			0			0	15.55	0	0	14.60	1
Mutual funds and equity securities	0			0			0			0	0.05	13	0	0.06	13
Subtotal	2.95			8.76			5.73			11.63	78.16	0	11	79.65	0
Interest-bearing bank balances	11.12			5.17			3.23			4.94	7.51	34	9.05	3.06	91
Federal funds sold and reverse repos.....	54.96			42.55			50.67			29.94	0.82	97	24.19	1.57	96
Debt securities 1 year or less	0			0			0			0	1.68	1	0	1.91	0
Trading assets	17.25			20.24			19.55			34.21	1.01	98	32.66	1.19	98
Total earning assets.....	86.27			76.71			79.18			80.72	91.05	2	76.90	89.53	2
Non-interest cash and due from depository institutions.....	0.72			1.06			0.93			0.63	1.07	16	0.90	1.14	30
Other real estate owned.....	0.02			0.01			0.01			0.01	0.02	53	0.02	0.03	46
All other assets.....	13.01			22.22			19.89			18.66	7.82	97	22.20	9.27	97
Memoranda															
Short-term investments	66.08			47.72			53.90			34.88	11.17	94	33.24	7.63	93
U.S. Treasury securities.....	0			0			0			0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.63	11	0	0.54	13
Municipal securities	0			0			0			0	1.69	8	0	1.34	7
Mortgage-backed securities	0			0			0			0	11.75	1	0	11.44	1
Asset-backed securities	0			0			0			0	0.32	24	0	0.28	25
Other debt securities	0			0			0			0	0.42	10	0	0.39	9
Loans held-for-sale.....	2.52			1.17			1.57			1.16	0.52	81	0.88	0.39	80
Loans held for investment	0.48			7.63			4.21			10.52	61.72	1	10.16	63.50	1
Real estate loans secured by 1–4 family	0.72			0.48			0.44			0.49	11.91	5	0.15	13.29	6
Revolving	0			0			0			0	1.66	3	0	2.07	3
Closed-end, secured by first liens	0.72			0.48			0.44			0.49	9.81	6	0.15	10.69	6
Closed-end, secured by junior liens	0			0.01			0			0.01	0.22	11	0	0.28	7
Commercial real estate loans	1.89			0.81			1.20			0.83	22.22	6	0.83	22.23	7
Construction and land development.....	0			0			0			0	3.40	3	0	3.44	3
Multifamily.....	0.12			0.03			0.17			0	3.12	1	0	3.01	2
Nonfarm nonresidential	1.76			0.78			1.02			0.83	14.72	8	0.83	14.69	10
Real estate loans secured by farmland.....	0			0			0			0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	86.73			14.71			28.41			11.36	57.15	5	8.89	57.46	4
Real estate loans secured by 1–4 family.....	23.89			5.50			7.65			4.23	19.43	10	1.40	20.75	9
Revolving	0			0			0			0	2.64	3	0	3.15	3
Closed-end.....	23.89			5.50			7.65			4.23	16.59	12	1.40	17.39	9
Commercial real estate loans	62.84			9.21			20.77			7.13	34.63	8	7.49	33.52	11
Construction and land development.....	0			0.02			0.04			0	5.26	3	0	5.09	3
1–4 family.....	0			0			0			0	0.93	5	0	0.94	7
Other	0			0.02			0.04			0	4.19	3	0	4.02	3
Multifamily.....	4.08			0.29			3.01			0	4.96	1	0	4.69	2
Nonfarm nonresidential	58.76			8.89			17.72			7.13	22.93	13	7.49	22.15	15
Owner-occupied.....	2.40			0.48			0.75			0.75	7.68	11	0	7.72	3
Other.....	56.36			8.41			16.97			6.38	14.95	20	7.49	14.34	25
Real estate loans secured by farmland.....	0			0			0			0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0			3.42			5.35			2.30	0.06	96	4.15	0.11	96
Commercial and industrial loans	2.44			0.60			1			0.21	22.17	2	0.33	19.53	3
Loans to individuals	1.59			0.51			0.76			0.36	6.13	16	0.46	7.13	14
Credit card loans	0			0			0			0	0.65	22	0	0.81	21
Agricultural loans.....	0			0			0			0	0.32	11	0	0.37	11
Other loans and leases.....	9.24			80.77			64.48			85.77	9.09	99	86.18	9.85	98
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	15.16			7.12			10.07			9.16	381.27	2	7.08	391.26	2
Real estate loans secured by 1–4 family.....	4.17			2.66			2.71			3.41	125.03	3	1.11	138.18	4
Revolving	0			0			0			0	17.42	2	0	21.26	2
Closed-end.....	4.17			2.66			2.71			3.41	106.14	3	1.11	115.20	4
Commercial real estate loans	10.98			4.46			7.36			5.75	234.65	4	5.97	229.44	6
Construction and land development.....	0			0.01			0.01			0	35.62	2	0	34.95	2
1–4 family.....	0			0			0			0	6.34	5	0	6.61	6
Other	0			0.01			0.01			0	28.16	2	0	27.32	2
Multifamily.....	0.71			0.14			1.07			0	32.74	1	0	31.04	2
Nonfarm nonresidential	10.27			4.30			6.28			5.75	155.06	5	5.97	152.10	6
Owner-occupied.....	0.42			0.23			0.26			0.61	52.37	8	0	53.07	3
Other.....	9.85			4.07			6.02			5.14	100.54	6	5.97	97.41	7
Real estate loans secured by farmland.....	0			0			0			0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0			1.65			1.90			1.86	0.28	89	3.30	0.44	89
Commercial and industrial loans	0.43			0.29			0.35			0.17	139.91	1	0.26	122.02	2
Loans to individuals	0.28			0.25			0.27			0.29	37.47	7	0.36	43.51	6
Credit card loans	0			0			0			0	3.30	22	0	4.34	21
Agricultural loans.....	0			0			0			0	1.88	11	0	2.18	11
Other loans and leases.....	1.62			39.07			22.86			69.17	49.54	68	68.62	52.44	67
Supplemental															
Non-owner occupied CRE loans / Gross loans	60.45			8.73			20.02			6.39	27.32	8	7.51	26.45	10
(CECL transition adjusted)	10.56			4.22			7.10			5.15	183.76	4	5.98	178.57	6
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	10.98			4.46			7.36			5.76	240.85	4	5.98	236.10	5

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	66.08			47.72			53.90			34.88	11.17	94	33.24	7.63	93
Liquid assets	84.04			69.02			74.38			69.72	26.22	96	66.80	22.44	96
Investment securities	0			0			0			0	17.85	0	0	16.99	0
Net loans and leases	2.95			8.76			5.73			11.63	61.58	2	11	63.77	2
Net loans, leases and standby letters of credit	2.96			8.76			5.74			11.63	62.48	1	11.01	64.84	1
Core deposits	0			0			0			0	70.67	0	0	63.09	0
Noncore funding	66.04			54.09			59.93			50.70	14.13	96	54.18	19.36	95
Time deposits of \$250K or more	0			0			0			0	2.11	1	0	2.94	2
Foreign deposits	0			0			0			0	0.36	39	0	0.43	38
Federal funds purchased and repos	13.79			5.55			9.86			4.42	1.47	84	4.95	1.94	84
Secured federal funds purchased	0			0			0			0	0	48	0	0	49
Net federal funds purchased (sold)	-41.16			-37			-40.81			-25.52	0.54	0	-19.24	0.48	1
Commercial paper	0			0			0			0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	17.73			14.05			16.09			6.65	1.24	93	5.35	3.01	76
Earning assets that reprice within 1 year	68.79			56.91			60.23			47.01	39.38	70	45.51	39.29	69
Interest-bearing liabilities that reprice within 1 year	0			0			0			0	8.20	0	0	10.19	0
Long-term debt that reprices within 1 year	32.51			33.15			31.93			38.33	0.47	99	41.96	0.96	99
Net assets that reprice within 1 year	36.28			23.76			28.29			8.68	29.11	10	3.55	26.63	8
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.29			72.58			104.89			135.89	3.20	99	190.07	14.45	99
Net short-term noncore funding dependence	-1,163.34			-320.86			-486.67			-204.53	-4.76	1	-208.21	3.38	1
Short-term investment / Short-term noncore funding	209.61			243.51			207.71			314.97	184.19	79	322.73	77.77	96
Liquid assets - short-term noncore funding / Nonliquid assets	329.11			159.53			189.03			193.63	28.18	97	170.18	16.97	96
Net loans and leases / Total deposits											79.43			90.31	
Net loans and leases / Core deposits											88.34			103.93	
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital											1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital											4.31			1.36	
Structured notes appreciation (depreciation) / Tier 1 capital											0.02			0	
Percent of Investment Securities															
Held-to-maturity securities											11.38			12.67	
Available-for-sale securities											87.23			85.40	
U.S. Treasury securities											4.72			6.15	
US agency securities (excluding mortgage-backed securities)											4.01			3.49	
Municipal securities											9.83			7.75	
Mortgage-backed securities											66.64			67.43	
Asset-backed securities											1.91			1.66	
Other debt securities											3.01			2.94	
Mutual funds and equity securities											0.35			0.40	
Debt securities 1 year or less											10.55			11.86	
Debt securities 1 to 5 years											17.03			17.94	
Debt securities over 5 years											69.86			66.02	
Pledged securities											35.67			30.57	
Structured notes, fair value											0.02			0.03	
Percent Change from Prior Like Quarter															
Short-term investments	3.64			2.67			34.29			8.35	183.32	13	-16.73	26.69	20
Investment securities											23.62			11.75	
Core deposits											26.88			11.23	
Noncore funding	-8.61			-14.58			2.72			-3.39	-12.18	61	-5.01	6.59	30

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,787,330	2,251,878	1,032,225
Commit: Secured commercial real estate loans	1,950,000	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	7,081	8,300	7,089	5,713	12,297
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	10,935,506	57,136,058	23,610,544	84,280,189	57,643,813
Securities lent	23,694,640	25,957,876	21,729,321	31,209,668	27,385,664
Credit derivatives - notional amount (holding company as guarantor)	33,025,729	35,028,616	30,792,077	39,285,964	40,377,121
Credit derivative contracts w/ purchased credit protection-investment grade..	11,460,900	20,912,493	13,175,644	50,330,272	53,178,966
Credit derivative contracts w/ purchased credit protection-noninvest grade..	45,363,830	35,362,276	28,773,878	64,050,045	61,273,344
Derivative Contracts					
Interest rate futures and forward contracts	87,241,503	146,480,109	103,485,378	123,088,166	158,428,897
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	150,000	162,248	162,000	153,330	165,952
Interest rate swaps	7,346,071	12,527,810	13,043,297	26,598,532	16,311,284
Futures and forward foreign exchange	132,222	206,830	86,739	201,651	177,455
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	1,807,017	9,652,397	9,536,267	6,484,959	6,729,055
Commodity and other futures and forward contracts	3,686,054	3,952,852	4,056,999	7,486,455	6,626,540
Written options contracts (commodity and other)	12,058,783	11,450,412	12,175,162	10,955,049	5,125,284
Purchased options contracts (commodity and other)	2,931,084	3,895,652	3,830,960	5,647,985	4,166,586
Commodity and other swaps	14,049,295	27,393,186	19,921,480	61,442,201	67,173,550

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				1.74			1.90		22.01	0	0.90	23.52	2	
Standby letters of credit	0.01	0.01		0.01			0	0.71	4	0.01	0.84	6		
Commercial and similar letters of credit	0	0		0			0	0.02	20	0	0.02	17		
Securities lent	13.80	53.97		22.93			71.13	0.18	96	50.23	0.40	96		
Credit derivatives - notional amount (holding company as guarantor)	29.90	24.52		21.10			26.34	0.35	98	23.86	0.42	96		
Credit derivatives - notional amount (holding company as beneficiary)	41.68	33.09		29.90			33.16	0.30	98	35.18	0.52	97		
Credit derivative contracts w/ purchased credit protection-investment grade..	14.46	19.75		12.80			42.48	0.25	98	46.34	0.30	97		
Credit derivative contracts w/ purchased credit protection-noninvest grade..	57.25	33.40		27.94			54.06	0.30	98	53.39	0.45	98		
Derivative contracts	163.30	203.78		161.49			204.29	48.62	90	230.82	68.47	88		
Interest rate contracts	119.56	150.36		113.32			126.46	34.36	92	152.40	47.31	90		
Interest rate futures and forward contracts	110.10	138.37		100.50			103.88	6.21	93	138.05	10.67	92		
Written options contracts (interest rate)	0	0		0			0	2.18	9	0	2.47	10		
Purchased options contracts (interest rate)	0.19	0.15		0.16			0.13	1.46	50	0.14	2.65	52		
Interest rate swaps	9.27	11.83		12.67			22.45	20.83	63	14.21	28.86	49		
Foreign exchange contracts	2.45	9.31		9.35			5.64	6.01	85	6.02	10.12	84		
Futures and forward foreign exchange contracts	0.17	0.20		0.08			0.17	3.47	64	0.15	5.23	61		
Written options contracts (foreign exchange)	0	0		0			0	0.03	40	0	0.05	39		
Purchased options contracts (foreign exchange)	0	0		0			0	0.04	40	0	0.08	39		
Foreign exchange rate swaps	2.28	9.12		9.26			5.47	0.77	92	5.86	2.03	92		
Equity, commodity, and other derivative contracts	41.30	44.11		38.83			72.18	1.86	94	72.40	3.32	92		
Commodity and other futures and forward contracts	4.65	3.73		3.94			6.32	0.14	95	5.77	0.19	93		
Written options contracts (commodity and other)	15.22	10.82		11.82			9.25	0.52	93	4.47	0.98	89		
Purchased options contracts (commodity and other)	3.70	3.68		3.72			4.77	0.37	93	3.63	0.94	90		
Commodity and other swaps	17.73	25.88		19.35			51.85	0.32	98	58.53	0.38	97		
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				15.03			17.82	42.82	10	8.60	45.53	3		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	129,402,029	215,721,496	166,298,282	242,058,328	264,904,603
Interest rate contracts	94,737,574	159,170,167	116,690,675	149,840,028	174,906,133
Foreign exchange contracts.....	1,939,239	9,859,227	9,623,006	6,686,610	6,906,510
Equity, commodity, and other contracts	32,725,216	46,692,102	39,984,601	85,531,690	83,091,960
Derivatives Position					
Futures and forwards	91,059,779	150,639,791	107,629,116	130,776,272	165,232,892
Written options	12,058,783	11,450,412	12,175,162	10,955,049	5,125,284
Exchange-traded.....	404,866	1,459,481	1,516,513	1,808,190	1,030,047
Over-the-counter.....	11,653,917	9,990,931	10,658,649	9,146,859	4,095,237
Purchased options	3,081,084	4,057,900	3,992,960	5,801,315	4,332,538
Exchange-traded.....	492,265	1,172,412	385,922	1,759,653	1,699,535
Over-the-counter.....	2,588,819	2,885,488	3,607,038	4,041,662	2,633,003
Swaps	23,202,383	49,573,393	42,501,044	94,525,692	90,213,889
Held for trading.....	127,651,915	215,594,845	166,215,635	241,789,121	264,622,877
Interest rate contracts	94,608,574	159,088,241	116,652,753	149,615,547	174,669,133
Foreign exchange contracts.....	1,939,239	9,859,227	9,623,006	6,686,610	6,906,510
Equity, commodity, and other contracts	31,104,102	46,647,377	39,939,876	85,486,964	83,047,234
Non-traded.....	1,750,114	126,651	82,647	269,207	281,726
Interest rate contracts	129,000	81,926	37,922	224,481	237,000
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	1,621,114	44,725	44,725	44,726	44,726
Derivative contracts (excluding futures and FX 14 days or less)	467,590,438	1,924,923,268	1,362,414,700	4,787,700,112	5,066,115,332
One year or less	363,682,315	1,426,004,221	975,469,978	3,564,486,580	3,455,235,129
Over 1 year to 5 years	76,858,552	477,079,063	378,088,947	1,210,837,223	1,598,048,674
Over 5 years	27,049,571	21,839,984	8,855,775	12,376,309	12,831,529
Gross negative fair value (absolute value)	3,573,475	4,196,001	2,902,012	9,340,897	3,010,316
Gross positive fair value.....	3,889,469	2,855,580	2,119,960	5,883,999	2,932,254
Held for trading.....	3,888,770	2,855,204	2,119,810	5,883,757	2,928,953
Non-traded.....	699	376	150	242	3,301
Current credit exposure on risk-based capital derivative contracts	4,685,200	2,941,783	2,315,313	6,230,507	2,930,662
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	73.21			73.79			70.17			61.90	94.10	7	66.03	93.44	8
Foreign exchange contracts	1.50			4.57			5.79			2.76	3.49	69	2.61	3.20	67
Equity, commodity, and other contracts	25.29			21.64			24.04			35.34	1.17	97	31.37	1.64	95
Futures and forwards	70.37			69.83			64.72			54.03	14.05	92	62.37	13.49	95
Written options	9.32			5.31			7.32			4.53	8.18	48	1.93	5.91	41
Exchange-traded	0.31			0.68			0.91			0.75	0.14	88	0.39	0.15	87
Over-the-counter	9.01			4.63			6.41			3.78	7.73	45	1.55	5.10	37
Purchased options	2.38			1.88			2.40			2.40	3.42	61	1.64	4.42	54
Exchange-traded	0.38			0.54			0.23			0.73	0.15	88	0.64	0.28	85
Over-the-counter	2			1.34			2.17			1.67	2.86	60	0.99	3.35	55
Swaps	17.93			22.98			25.56			39.05	68.76	20	34.06	69.75	15
Held for trading	98.65			99.94			99.95			99.89	43.53	92	99.89	44.16	95
Interest rate contracts	73.11			73.75			70.15			61.81	36.62	60	65.94	37.24	65
Foreign exchange contracts	1.50			4.57			5.79			2.76	1.60	79	2.61	1.60	76
Equity, commodity, and other contracts	24.04			21.62			24.02			35.32	0.68	98	31.35	0.83	98
Non-traded	1.35			0.06			0.05			0.11	56.47	7	0.11	55.84	4
Interest rate contracts	0.10			0.04			0.02			0.09	53.82	7	0.09	52.22	5
Foreign exchange contracts	0			0			0			0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	1.25			0.02			0.03			0.02	0.10	82	0.02	0.13	81
Derivative contracts (excluding futures and forex 14 days or less)	361.35			892.32			819.26			1,977.91	91.48	98	1,912.43	93.86	96
One year or less	281.05			661.04			586.58			1,472.57	32.05	99	1,304.33	32.17	97
Over 1 year to 5 years	59.40			221.16			227.36			500.23	27.06	98	603.25	30.45	97
Over 5 years	20.90			10.12			5.33			5.11	29.56	16	4.84	28.09	17
Gross negative fair value (absolute value)	2.76			1.95			1.75			3.86	1.55	89	1.14	0.83	70
Gross positive fair value	3.01			1.32			1.27			2.43	2.23	58	1.11	1.19	52
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.26			0.22			0.17			0.55	0.07	93	0.19	0.06	89
Gross positive fair value (X)	0.29			0.15			0.13			0.34	0.09	90	0.18	0.07	89
Held for trading (X)	0.29			0.15			0.13			0.34	0.07	90	0.18	0.06	89
Non-traded (X)	0			0			0			0	0.02	9	0	0.01	20
Current credit exposure (X)	0.35			0.15			0.14			0.36	0.06	93	0.18	0.05	89
Credit losses on derivative contracts	0			0			0			0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0	0	46	0	0	47
90+ days past due	0			0			0			0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	8.95			4.29			3.93			7.67	0.85	95	4.70	0.73	91

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		46,389		55,483		55,483		51,597		51,174					
Gross losses		1,992		0		0		223		637					
Write-downs, transfers to loans held-for-sale.....		0		0		0		0		0					
Recoveries.....		0		0		0		0		0					
Net losses.....		1,992		0		0		223		637					
Provision for loan and lease losses		-1,867		-7,878		-9,090		5,260		1,060					
Adjustments.....		0		-4		-4		-1,151		0					
Ending balance		42,530		47,601		46,389		55,483		51,597					
Memo: Allocated transfer risk reserve (ATTR).....		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	0		-0.01			-0.01		0	0.51	0	0	0.15	8		
	-0.07				-0.08			0.04	0.82	1	0.01	0.24	8		
	-93.72							2,358.74	487.86	95	166.41	130.58	76		
Allowance for loan and lease losses / Total loans and leases not held for sale.....	11.22		0.59		1.07		0.45	1.58	3	0.44	0.83	15			
Allowance for loan and lease losses / Total loans and leases.....	1.79		0.51		0.78		0.40	1.55	2	0.41	0.81	14			
Allowance for loan and lease losses / Net loans and leases losses (X)	16.01							248.80	11.58	97	81	8.03	99		
Allowance for loan and lease losses / Nonaccrual assets	9.12		14.79		11.16		97.12	299.17	10	79.48	218.72	16			
ALLL / 90+ days past due + nonaccrual loans and leases.....	9.08		14.23		10.98		41.99	244.34	3	56.23	151.73	13			
Gross loan and lease losses / Average loans and leases	0.07		0		0		0	0.34	2	0.01	0.28	2			
Recoveries / Average loans and leases	0		0		0		0	0.07	1	0	0.08	1			
Net losses / Average loans and leases	0.07		0		0		0	0.27	3	0.01	0.21	7			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0		0		0		0	0	44	0	0	40			
Recoveries / Prior year-end losses			0		0		0	33.98	1	0	36.22	2			
Earnings coverage of net loan and lease losses (X).....	-2,991.28							2,970.53	22.91	99	-34.90	24.40	5		
Net Loan and Lease Losses By Type															
Real estate loans	0		0		0		0	0.04	23	0	0.01	38			
Real estate loans secured by 1–4 family.....	0		0		0		0	0.01	46	0	0.01	42			
Revolving								0.01				0.02			
Closed-end.....	0		0		0		0	0	48	0	0	45			
Commercial real estate loans	0		0		0		0	0.07	17	0	0.01	38			
Construction and land development.....			0		0			0			-0.01				
1–4 family.....			0		0						0				
Other.....			0		0			0			-0.01				
Multifamily.....	0		0		0		0	0			0				
Nonfarm nonresidential	0		0		0		0	0.11	14	0	0.02	38			
Owner-occupied.....	0		0		0		0	0.02	26	0	0.01	45			
Other.....	0		0		0		0	0.08	24	0	0.01	40			
Real estate loans secured by farmland.....								0.02			0.01				
Commercial and industrial loans	0		0		0		0	0.47	5	0	0.37	4			
Loans to individuals			0					1.13			1.17				
Credit card loans								2.92			3.11				
Agricultural loans.....								0.19			0.08				
Loans to foreign governments and institutions								0			0				
Other loans and leases.....	1.21		0		0		0	0.15	37	0.01	0.15	36			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019				
30+ Days Past Due and Nonaccrual Assets									
30–89 days past due loans and leases	8,242	4,960	5,926	1,083	9,270				
90+ days past due loans and leases	41,062	51,749	45,796	74,992	26,846				
Nonaccrual loans and leases	427,569	282,727	376,832	57,127	64,917				
Total past due and nonaccrual loans and leases	476,873	339,436	428,554	133,202	101,033				
Restructured 30–89 days past due	3,837	0	505	0	0				
Restructured 90+ days past due	19,032	0	22,328	0	0				
Restructured nonaccrual	343,614	217,410	300,328	0	0				
Total restructured loans and leases	366,483	217,410	323,161	0	0				
30–89 days past due loans held for sale	8,242	4,959	5,926	1,083	9,270				
90+ days past due loans held for sale	30,710	44,747	39,100	67,872	25,218				
Nonaccrual loans held for sale	389,782	235,301	331,854	7,534	7,147				
Total past due and nonaccrual loans held for sale	428,734	285,007	376,880	76,489	41,635				
Restructured loans and leases in compliance	80,043	5,852	3,282	108	84				
Other real estate owned	17,929	10,589	10,398	15,340	18,760				
Other Assets									
30–89 days past due	0	0	0	0	0				
90+ days past due	0	0	0	0	0				
Nonaccrual	38,698	39,082	38,698	0	0				
Total other assets past due and nonaccrual	38,698	39,082	38,698	0	0				
Percent of Loans and Leases									
30–89 days past due loans and leases	0.35	0.05	0.10	0.01	0.39	0	0.07	0.43	9
90+ days past due loans and leases	1.73	0.56	0.77	0.54	0.12	87	0.21	0.15	76
Nonaccrual loans and leases	17.98	3.03	6.33	0.41	0.66	31	0.51	0.51	53
90+ days past due and nonaccrual loans and leases	19.71	3.59	7.10	0.96	0.85	68	0.72	0.71	55
30–89 days past due restructured	0.16	0	0.01	0	0.01	16	0	0.01	13
90+ days past due restructured	0.80	0	0.38	0	0.01	29	0	0.01	29
Nonaccrual restructured	14.45	2.33	5.05	0	0.13	3	0	0.14	4
30–89 days past due loans held for sale	0.35	0.05	0.10	0.01	0	89	0.07	0	96
90+ days past due loans held for sale	1.29	0.48	0.66	0.49	0	98	0.20	0	97
Nonaccrual loans held for sale	16.39	2.53	5.58	0.05	0.01	90	0.06	0	94
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30–89 days past due assets	0.34	0.05	0.10	0.01	0.40	0	0.07	0.43	9
90+ days past due assets	1.70	0.55	0.76	0.54	0.12	87	0.21	0.15	76
Nonaccrual assets	19.29	3.44	6.94	0.41	0.67	31	0.51	0.53	52
30+ days past due and nonaccrual assets	21.33	4.05	7.80	0.96	1.29	41	0.80	1.19	36
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.64	0.35	0.45	0.11	0.52	7	0.08	0.44	7
90+ days past due and nonaccrual assets + other real estate owned	0.66	0.36	0.46	0.12	0.55	7	0.10	0.48	8
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.69	0.28	0.40	0.06	0.60	2	0.07	0.53	5
Allowance for loan and lease losses	1,289.47	628.49	891.04	130.81	66.66	89	162.34	115.41	80
Equity capital + allowance for loan and lease losses	3.97	1.19	1.82	0.31	4.97	2	0.36	4.28	4
Tier 1 capital + allowance for loan and lease losses	4.03	1.55	2.46	0.42	6.05	1	0.53	5.65	3
Loans and leases + other real estate owned	22.89	3.21	6.93	0.52	0.97	24	0.66	0.85	39

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due.....	0.40		0.36		0.35		0.07	0.39	10	0.82	0.38	88		
	90+ days past due	1.49		3.27		2.31		4.32	0.16	97	2.24	0.16	95		
	Nonaccrual.....	18.64		16.81		19.33		0.04	0.76	4	0.04	0.46	5		
Commercial and industrial	30–89 days past due.....	0		0		0		0	0.23	3	0	0.31	2		
	90+ days past due	0		0		0		0	0.03	16	0	0.05	14		
	Nonaccrual.....	9.32		8.99		8.43		17.33	0.75	99	12.11	0.83	99		
Individuals	30–89 days past due.....	0		0		0		0	0.83	4	0	0.83	5		
	90+ days past due	0		0		0		0	0.14	19	0	0.17	16		
	Nonaccrual.....	100		100		100		100	0.28	99	100	0.17	99		
Depository institution loans	30–89 days past due.....			0		0		0	0	46	0	0	47		
	90+ days past due			0		0		0	0	46	0	0	49		
	Nonaccrual.....			0		0		0	0	47	0	0	48		
Agricultural	30–89 days past due.....								0.17			0.24			
	90+ days past due								0			0			
	Nonaccrual.....								0.49			0.67			
Foreign governments	30–89 days past due.....								0			0.07			
	90+ days past due								0			0			
	Nonaccrual.....								0.09			0.03			
Other loans and leases	30–89 days past due.....	0		0		0		0	0.18	15	0	0.20	14		
	90+ days past due	4.71		0.09		0.17		0.06	0.01	89	0.01	0.01	84		
	Nonaccrual.....	0		0		0		0.02	0.15	44	0.02	0.13	42		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
		Memoranda														
1–4 family	30–89 days past due	1.45			0.97			1.30			0.19	0.65	12	5.23	0.67	98
	90+ days past due	5.41			8.74			8.59			11.60	0.33	97	14.24	0.31	98
	Nonaccrual	67.06			43.87			70.58			0.12	0.89	8	0.26	0.73	14
Revolving	30–89 days past due										0.48			0.45		
	90+ days past due										0.03			0.05		
	Nonaccrual										1.13			1		
Closed-end	30–89 days past due	1.45			0.97			1.30			0.19	0.65	13	5.23	0.70	98
	90+ days past due	5.41			8.74			8.59			11.60	0.38	97	14.24	0.35	98
	Nonaccrual	67.06			43.87			70.58			0.12	0.87	9	0.26	0.70	19
Junior lien	30–89 days past due	0.02			0.03			0.03			0	0.02	27	0.03	0.02	62
	90+ days past due	0.01			0.01			0.02			0.03	0	96	0.11	0	99
	Nonaccrual	0			0			0			0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0			0			0			0	0.26	4	0	0.18	4
	90+ days past due	0			0			0			0	0.02	55	0	0.03	19
	Nonaccrual	0.23			0.66			0.47			0	0.62	2	0	0.23	5
Construction and development	30–89 days past due				0			0			0.28			0.28		
	90+ days past due				0			0			0.01			0.02		
	Nonaccrual				100			100			0.41			0.20		
1–4 family	30–89 days past due				0			0			0.03			0.06		
	90+ days past due				0			0			0			0		
	Nonaccrual				0			0			0.03			0.02		
Other	30–89 days past due				0			0			0.22			0.20		
	90+ days past due				0			0			0			0.01		
	Nonaccrual				100			100			0.35			0.17		
Multifamily	30–89 days past due	0			0			0			0.09			0.08		
	90+ days past due	0			0.06			0			0			0		
	Nonaccrual	0			0			0			0.11			0.05		
Nonfarm non-residential	30–89 days past due	0			0			0			0	0.23	6	0	0.14	5
	90+ days past due	0			0			0			0	0.02	59	0	0.03	22
	Nonaccrual	0.25			0.41			0.33			0	0.80	2	0	0.28	5
Owner Occupied	30–89 days past due	0			0			0			0	0.07	8	0	0.07	8
	90+ days past due	0			0			0			0	0	33	0	0.01	26
	Nonaccrual	0			0			0			0	0.27	5	0	0.16	7
Other	30–89 days past due	0			0			0			0	0.14	11	0	0.07	9
	90+ days past due	0			0			0			0	0.01	71	0	0.01	30
	Nonaccrual	0.25			0.41			0.33			0	0.44	5	0	0.10	9
Farmland	30–89 days past due										0.11			0.23		
	90+ days past due										0			0.01		
	Nonaccrual										1.13			0.84		
Credit card	30–89 days past due										0.95			1.19		
	90+ days past due										0.63			0.78		
	Nonaccrual										0.05			0.11		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	33,187,126	35,271,768	33,631,071	35,283,353	35,079,522										
Retained earnings	-19,842,384	-10,503,255	-11,361,119	-12,366,456	-12,197,847										
Accumulated other comprehensive income (AOCI)	-120,300	-200,927	-197,710	-273,848	-258,482										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	13,224,442	24,567,586	22,072,242	22,643,049	22,623,193										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	244,562	6,019,002	5,985,794	6,325,374	6,662,903										
Accumulated other comprehensive income-related adjustments	-200,257	-177,855	-168,650	-233,272	0										
Other deductions from common equity tier 1 capital	139,624	26,738	25,385	-19,972	-16,637										
Subtotal:	13,040,513	18,699,701	16,229,713	16,570,919	15,976,927										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	584,299										
Common equity tier 1 capital	13,040,513	18,699,701	16,229,713	16,570,919	15,392,628										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	550,000	550,000	550,000	550,000	550,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	550,000	550,000	550,000	550,000	550,000										
Less: Additional tier 1 capital deductions	27,484	38,110	39,829	22,590	72,048										
Additional tier 1 capital	522,516	511,890	510,171	527,410	477,952										
Tier 1 Capital	13,563,029	19,211,591	16,739,884	17,098,329	15,870,580										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	104,559	115,131	112,579	91,081	62,376										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	104,559	115,131	112,579	91,081	62,376										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	104,559	115,131	112,579	91,081	62,376										
Exited advanced approach tier 2 capital															
Total capital	13,667,588	19,326,722	16,852,463	17,189,410	15,932,956										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	88,074,786	107,441,856	115,667,575	131,253,341	123,240,350										
Less: Deductions from common equity tier 1 capital	272,046	6,080,518	6,055,731	6,347,964	7,319,250										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	87,802,740	101,361,338	109,611,844	124,905,377	115,921,100										
Total risk-weighted assets	52,368,267	68,589,143	58,879,270	81,215,115	62,289,633										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	24.90			27.26			27.56			20.40	12.35	96	24.71	12.11	97
Common equity tier 1 capital, column B	0			0			0			0	0.30	46	0	0.29	46
Tier 1 capital, column A	25.90			28.01			28.43			21.05	13.08	96	25.48	12.78	96
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.34	46
Total capital, column A	26.10			28.18			28.62			21.17	15.23	93	25.58	14.36	96
Total capital, column B	0			0			0			0	0.39	46	0	0.38	46
Tier 1 leverage	15.45			18.95			15.27			13.69	9.13	96	13.69	9.76	96
Supplementary leverage ratio, advanced approaches HCs	13.84			16.67			13.69			12.06	8.72	89	12.10	7.41	94

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	0	0	0	
Other insurance activities income	0	0	0	0	0	0	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries							
Life insurance assets	456,442	475,060	501,658	439,598	456,068	-3.92	76.83

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0									53.67				51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets										46.33				48.53	
Separate account assets (L/H) / Total life assets										11.24				7.26	
Insurance activities revenue / Adjusted operating income	0			0			0			0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue										2.84				7.32	
Credit related premium income / Total premium income										38.23				34.91	
Other premium income / Total premium income										61.77				65.09	
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)										15.59				19.86	
Insurance net income (L/H) / Equity (L/H)										3.62				5.13	
Insurance benefits, losses, expenses / Insurance premiums										447.82				233.61	
Reinsurance recovery (P/C) / Total assets (P/C)										0.07				0.15	
Reinsurance recovery (L/H) / Total assets (L/H)										0				0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.35			2.47			2.99			2.56	11.03	20	2.86	11.51	21
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0	0.75	37	0	1.39	34
Net assets of broker-dealer subsidiaries / Consolidated assets															

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	9,964	320,890	328,333	320,890	528,367
Real estate loans.....	0	2,643	2,643	2,643	2,643
Commercial and industrial loans	9,964	0	7,370	0	0
Loans to depository institutions and other banks acceptances	0	318,247	318,320	318,247	525,724
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	9,217	12,634	11,238	167,586	167,339
Total selected foreign assets	19,181	333,524	339,571	488,476	695,706
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0	0	0	0.87	63
Cost: Interest-bearing deposits.....				0.42	
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans				5.18	
Commercial and industrial loans				0.64	
Foreign governments and institutions				0	0
Growth Rates					
Net loans and leases.....	-96.89	-39.81	2.32	-39.27	-2.40
Total selected assets.....	-94.25	-52.39	-30.48	-29.79	2.04
Deposits				3.46	
					10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		23,014,206	16,967,601	20,142,825	16,242,176	16,145,965	35.64	15.58
1–4 family residential loans.....		22,311,501	16,571,350	19,728,716	16,217,900	16,070,102	34.64	12.53
Home equity lines.....		5,950	7,823	7,168	9,398	13,604	-23.94	-82.29
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	405,807	8,274	57,229		-100.00
All other loans and leases.....		696,755	388,428	1,134	6,604	5,030	79.38	
Retained credit exposure.....		81,112	124,729	133,669	111,985	194,441	-34.97	-57.28
1–4 family residential loans.....		62,395	85,218	76,152	101,582	133,059	-26.78	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	57,067	8,132	57,321		
All other loans and leases.....		18,717	39,511	450	2,271	4,061	-52.63	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		29.04	16.03	19.56	13.71	14.07		
1–4 family residential loans.....		28.16	15.65	19.16	13.69	14		
Home equity lines.....		0.01	0.01	0.01	0.01	0.01		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0.39	0.01	0.05		
All other loans and leases		0.88	0.37	0	0.01	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
1–4 family residential loans		90.10	65	77.35	55.87	56.37		
Home equity lines		0.02	0.03	0.03	0.03	0.05		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans		0.15	0.18	0.17	0.16	0.20		
Commercial and industrial loans		0.23	0.21	1.78	0.12	0.34		
All other loans and leases		9.49	34.58	20.66	43.81	43.04		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0.35	0.74	0.66	0.69	1.20		
1–4 family residential loans.....	0.28	0.51	0.39	0.63	0.83		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....			14.06	98.28	100.16		
All other loans and leases.....	2.69	10.17	39.68	34.39	80.74		
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Commercial and industrial loans			0	0	0		
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.60	0.65	0.80	0.65	1.23		
Total retained credit exposure and asset sale credit exposure	10.08	7.12	7.90	6.99	8.70		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	2,403,051	1,833,728	2,262,741	2,019,004	1,460,615	31.05	128.29
Home equity lines.....	148	737	639	451	1,477	-79.92	-78.52
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	25	3	0		
All other loans and leases.....	79	254	46	229	233	-68.90	
Total 30–89 days past due securitized assets.....	2,403,278	1,834,719	2,263,451	2,019,687	1,462,325	30.99	128.17
90+ Days Past Due Securitized Assets							
1–4 family residential loans	1,440,818	1,594,250	1,366,157	2,324,549	947,827	-9.62	-9.86
Home equity lines.....	1,666	1,535	1,437	1,640	1,030	8.53	101.94
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	706	180	470		-100.00
All other loans and leases.....	807	201	16	108	186		
Total 90+ days past due securitized assets	1,443,291	1,595,986	1,368,316	2,326,477	949,513	-9.57	-9.91
Total past due securitized assets.....	3,846,569	3,430,705	3,631,767	4,346,164	2,411,838	12.12	44.86
Net Losses on Securitized Assets							
1–4 family residential loans	361	6,803	6,803	1,806	3,289	-94.69	-83.49
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	361	6,803	6,803	1,806	3,289	-94.69	-83.49

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	10.77	11.07	11.47	12.45	9.09
Home equity lines	2.49	9.42	8.91	4.80	10.86
Credit card receivables					
Auto loans					
Commercial and industrial loans			0.01	0.04	0
All other loans and leases	0.01	0.07	4.06	3.47	4.63
Total 30–89 days past due securitized assets	10.44	10.81	11.24	12.43	9.06
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.46	9.62	6.92	14.33	5.90
Home equity lines	28	19.62	20.05	17.45	7.57
Credit card receivables					
Auto loans and other consumer loans			0.17	2.18	0.82
Commercial and industrial loans			1.41	1.64	3.70
All other loans and leases	0.12	0.05	6.79	14.32	5.88
Total 90+ days past due securitized assets	6.27	9.41	18.03	26.76	14.94
Total past due securitized assets percent of securitized assets	16.71	20.22			
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0.05	0.03	0.01	0.02
Home equity lines	0	0	0	0	0
Credit card receivables					
Auto loans					
Commercial and industrial loans			0	0	0
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0.05	0.03	0.01	0.02
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	10.54	10.76	11.24	12.02	9.05
Home equity lines	2.49	9.42	8.91	4.80	10.86
Credit card receivables					
Commercial and industrial loans			0.01	0.01	0
All other loans and leases	0	0	0	0	0
Total managed loans past due 30–89 days	9.50	7	8.70	6.72	5.11
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	6.43	9.59	6.96	14.24	5.99
Home equity lines	28	19.62	20.05	17.45	7.57
Credit card receivables					
Commercial and industrial loans			0.15	0.48	0.48
All other loans and leases	0.46	0.08	0.12	0.05	0.01
Total managed loans past due 90+ days	5.85	6.27	5.42	7.98	3.39
Total Past Due Managed Assets	15.34	13.27	14.12	14.70	8.49
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.05	0.03	0.01	0.02
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans			0	0	0
All other loans and leases	0.11	0	0	0	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.01	0.03	0.03	0.01	0.01

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries								
Dividends								
Interest								
Management and service fees								
Other income								
Income from nonbank subsidiaries	634,688	376,357	502,460	770,713	1,670,888	68.64	-36.94	
Dividends	0	0	0	0	0			
Interest	634,688	376,357	502,460	770,713	1,670,888	68.64	-37.43	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	634,688	376,357	502,460	770,713	1,670,888	68.64	-36.94	
Securities gains (losses)	0	0	0	0	0			
Other operating income	47,805	503	534	7,859	21,235	9403.98	-2.88	
Total operating income	682,493	376,860	502,994	778,572	1,692,123	81.10	-35.35	
Operating Expenses								
Personnel expenses	563	422	617	792	979	33.41		
Interest expense	591,249	292,976	375,893	690,017	1,597,960	101.81	-51.17	
Other expenses	4,266,248	122,591	127,103	208,851	578,850	3380.07	7357.82	
Provision for loan and lease losses	0	-57	-70	66	0			
Total operating expenses	4,858,060	415,932	503,543	899,726	2,177,789	1067.99	283.30	
Income (loss) before taxes	-4,175,567	-39,072	-549	-121,154	-485,666			
Applicable income taxes (credit)	1,466,898	13,133	28,013	-13,025	27,580	11069.56		
Extraordinary items								
Income before undistributed income of subsidiaries	-5,642,465	-52,205	-28,562	-108,129	-513,246			
Equity in undistributed income of subsidiaries	-2,838,797	1,915,363	1,934,022	645,895	294,128			
Bank subsidiaries								
Nonbank subsidiaries	-2,838,797	1,915,363	1,934,022	645,895	294,128			
Subsidiary holding companies								
Net income (loss)	-8,481,262	1,863,158	1,905,460	537,766	-219,118			
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	-2,838,797	1,915,363	1,934,022	645,895	294,128			
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	Percent Change	
											1-Year	5-Year
Assets												
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		50,608,940	84.98	73,189,989	97.18	73,354,984	97.27	73,290,100	68,553,645	-30.85	-40.14	
Common and preferred stock		17,297,683	29.04	19,941,999	26.48	20,023,015	26.55	17,965,073	17,187,903	-13.26	7.14	
Excess cost over fair value		221,514	0.37	4,436,071	5.89	4,436,071	5.88	4,545,071	4,710,446	-95.01	-96.27	
Loans, advances, notes, and bonds		29,295,844	49.19	45,069,809	59.84	45,104,319	59.81	47,008,692	42,618,445	-35.00	-48.07	
Other receivables		3,793,899	6.37	3,742,110	4.97	3,791,579	5.03	3,771,264	4,036,851	1.38	-37.10	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries												
Net loans and leases		0	0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		1,692,000	2.84	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		0	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution		6,131,860	10.30	215	0	219	0	0	880,433	999999.00		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0	0		
Other assets		1,122,095	1.88	2,126,520	2.82	2,060,668	2.73	1,780,177	1,928,087	-47.23	-73.46	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0		
Total assets		59,554,895	100.00	75,316,724	100.00	75,415,871	100.00	75,070,277	71,362,165	-20.93	-32.91	
Liabilities and Capital												
Deposits		0	0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		12,701,484	21.33	12,761,492	16.94	13,955,860	18.51	5,512,643	2,313,025	-0.47	8.16	
Borrowings with maturity over 1 year		23,900,000	40.13	30,000,000	39.83	31,000,000	41.11	39,400,000	38,700,000	-20.33	-46.06	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	-100.00	
Other liabilities		48,805	0.08	31,657	0.04	34,119	0.05	30,816	65,206	54.17	-64.53	
Balance due to subsidiaries and related institutions		9,130,164	15.33	7,405,989	9.83	7,803,650	10.35	6,933,769	7,110,742	23.28	10.02	
Total liabilities		45,780,453	76.87	50,199,138	66.65	52,793,629	70	51,877,228	48,188,973	-8.80	-29.01	
Equity Capital		13,774,442	23.13	25,117,586	33.35	22,622,242	30	23,193,049	23,173,192	-45.16	-43.26	
Perpetual preferred stock (income surplus)		550,000	0.92	550,000	0.73	550,000	0.73	550,000	550,000	0.00	0.00	
Common stock		0	0	0	0	0	0	0	0	0		
Common surplus		33,187,126	55.73	35,271,768	46.83	33,631,071	44.59	35,283,353	35,079,522	-5.91	2.23	
Retained earnings		-19,842,384	-33.32	-10,503,255	-13.95	-11,361,119	-15.06	-12,366,456	-12,197,848			
Accumulated other comprehensive income		-120,300	-0.20	-200,927	-0.27	-197,710	-0.26	-273,848	-258,482			
Other equity capital components		0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital		59,554,895	100.00	75,316,724	100.00	75,415,871	100.00	75,070,277	71,362,165	-20.93	-32.91	
Memoranda												
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		5,244,734	8.81	3,753,593	4.98	4,067,108	5.39	3,333,265	3,276,867	39.73	52.12	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	-100.00	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	79,600			

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	-56.21			10.07			7.70			2.26	7.29	11	-0.90	9.68	2
Bank net income / Average equity investment in banks											7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	-17.97			10.80			8.12			2.88	9.75	40	1.34	7.89	26
Subsidiary HCs net income / Average equity investment in sub HCs											7.01			8.55	
Bank net income / Parent net income		0			0					0	88.16	5		82.22	
Nonbank net income / Parent net income		102.80			101.50					120.11	3.59	98		5.93	
Subsidiary holding companies' net income / Parent net income											68.34			74	
Leverage															
Total liabilities / Equity capital	332.36			199.86			233.37			223.68	20.06	96	207.95	20.43	96
Total debt / Equity capital	265.72			170.25			198.72			193.65	14.41	97	176.98	14.31	96
Total debt + notes payable to subs that issued TPS / Equity capital	265.72			170.25			198.72			193.65	16.67	97	176.98	16.36	96
Total debt + Loans guaranteed for affiliate / Equity capital	265.72			170.25			198.72			193.65	14.68	96	177.33	14.56	96
Total debt / Equity capital – excess over fair value	270.06			206.76			247.20			240.84	14.52	98	222.14	14.51	98
Long-term debt / Equity capital	173.51			119.44			137.03			169.88	13.56	97	167	13.04	97
Short-term debt / Equity capital	92.21			50.81			61.69			23.77	0.77	98	9.98	1.02	92
Current portion of long-term debt / Equity capital	0			0			0			0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	1.61			17.66			19.61			19.60	0.08	99	20.33	0.12	99
Long-term debt / Consolidated long-term debt	87.39			82.17			88.61			83.91	34.67	92	76.54	28.44	89
Double Leverage															
Equity investment in subs / Equity capital	127.19			97.06			108.12			97.06	102.81	18	94.50	103.22	9
Total investment in subs / Equity capital	367.41			291.39			324.26			316	110.16	97	295.83	111.07	97
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)				-0.30			0.96			-1.27	0.47	5		0.36	
Equity investment in subs – equity cap / Net income-div (X)							1.83				1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	75.17			113.64			41.60			59.68	136.59	9	69.30	177.68	9
Cash from ops + noncash items + op expense / Op expense + dividend	190.11			168.62			3.70			103.01	147.24	25	115.20	190.27	25
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	187.21			100.59			100.56			96.97	134.08	26	102.28	116.34	39
Pretax operating income + interest expense / Interest expense	-606.23			86.66			99.85			82.44	2,016.32	8	69.61	1,968.54	6
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-606.23			86.66			99.85			82.44	1,539.23	7	69.61	1,632.83	5
Dividends + interest from subsidiaries / Interest expense + dividends	107.35			128.46			39.38			55.30	150.43	11	66.89	210.80	8
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)							59.73			16.86	35.64	53		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-38.46			-45.31			-50.38			-50.53	3.85	0	-42.36	2.64	0
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.10			0.04	
Nonaccrual											1.03			0.54	
Total											1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.05	46	0.34	0.10	92
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.05	46	0.34	0.10	92
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	101.08			101.63			97.98			101.24	2.66	99	99.90	5.62	99
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.31			0.24			0.24			0.23	0.08	89	0.31	0.19	88

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....										81.10				57.84	
Dividends declared / Net income			0			47.23				130.87	42.29	96		33.08	
Net income – dividends / Average equity.....	-56.21		10.07			4.07				-0.70	4.14	11	-4.62	6.46	1
Percent of Dividends Paid															
Dividends from bank subsidiaries						0				0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries						0				0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....						0				0	4.85	44	0	21.40	42
Dividends from all subsidiaries						0				0	174.85	2	0	260.40	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries										60.28				66.55	
Interest income from bank subsidiaries.....										0.36				0.54	
Management and service fees from bank subsidiaries										1.47				1.55	
Other income from bank subsidiaries.....										0				0	
Operating income from bank subsidiaries										62.88				69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries			0			0				0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....			19.65			25.98				119.32	7.38	94	568.08	20.25	96
Management and service fees from nonbank subsidiaries			0			0				0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....			0			0				0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries			19.65			25.98				119.32	79.84	73	568.08	150.41	88
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....										43.51				61.23	
Interest income from subsidiary holding companies										8.40				6.54	
Management and service fees from subsidiary holding companies.....										0.44				0.36	
Other income from subsidiary holding companies.....										0.01				0.29	
Operating income from subsidiary holding companies										55.20				76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0		0			0				0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0		0			0				0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0		0			0				0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0		0			0				0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0		0			0				0	82.20	4	0	78.80	4
Dividends from nonbank subsidiaries	0		0			0				0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	93		99.87			99.89				98.99	0.73	99	98.75	1.19	99
Management and service fees from nonbank subsidiaries	0		0			0				0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0		0			0				0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	93		99.87			99.89				98.99	4.70	97	98.75	7.29	96
Dividends from subsidiary holding companies.....	0		0			0				0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0		0			0				0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0		0			0				0	0	49	0	0	49
Other income from subsidiary holding companies.....	0		0			0				0	0	49	0	0	48
Operating income from subsidiary holding companies	0		0			0				0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	41.29		29.41			29.14				60.47	135.13	54	141.67	83.37	74
Loans and advances from subsidiaries / Total debt	14.33		8.78			9.05				7.42	27.08	41	7.99	28.33	44